

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: BONNIE F. GRAY

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Case No. 15-bk-15167

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/21/2015.
- 2) The plan was confirmed on 01/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 08/16/2018.
- 6) Number of months from filing or conversion to last payment: 34.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,048.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 10,807.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 10,807.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 768.96	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 2,768.96
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID B. SPITOFSKY ESQUIRE	Lgl	0.00	NA	NA	2,000.00	0.00
DAVID B. SPITOFSKY ESQUIRE	Lgl	0.00	0.00	0.00	0.00	0.00
CREDIT ACCEPTANCE CORP	Sec	5,430.00	5,325.77	300.08	52.74	0.00
CAPITAL ONE BANK	Uns	400.25	408.83	408.83	0.00	0.00
NAVIENT SOLUTIONS, LLC. ON	Uns	0.00	8,494.10	8,494.10	0.00	0.00
PHFA LOAN SERVICING DIVISION	Sec	148,974.55	160,050.76	9,281.05	7,985.30	0.00
QUANTUM3 GROUP	Sec	9,888.26	9,382.62	0.00	0.00	0.00
Porania LLC	Uns	0.00	297.23	297.23	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	13,276.97	13,276.97	0.00	0.00
QUANTUM3 GROUP	Uns	332.20	357.47	357.47	0.00	0.00
TD BANK USA N.A.	Uns	279.00	278.67	278.67	0.00	0.00
BASS & ASSOCIATES P.C.	Uns	1,596.13	873.06	873.06	0.00	0.00
LVNV FUNDING	Uns	764.83	799.83	799.83	0.00	0.00
TRUMARK CREDIT UNION	Uns	0.00	5,455.59	5,455.59	0.00	0.00
TRUMARK CREDIT UNION	Uns	0.00	540.59	540.59	0.00	0.00
PEOPLE'S COMMERCE INC	Uns	7,809.00	NA	NA	0.00	0.00
ABINGTON REPRODUCTIVE MED	Uns	695.37	NA	NA	0.00	0.00
CHILDRENS HOSP OF PHILA	Uns	485.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMCAST CABLE	Uns	603.41	NA	NA	0.00	0.00
DEER PARK DIRECT	Uns	155.43	NA	NA	0.00	0.00
FIRST AMERICAN HOME BUYERS	Uns	75.00	NA	NA	0.00	0.00
MOBILE LOANS	Uns	299.00	NA	NA	0.00	0.00
MONTGOMERY COUNTY COMM	Uns	507.00	NA	NA	0.00	0.00
MONTGOMERY HOSP MED CTR	Uns	436.00	NA	NA	0.00	0.00
NAVIENT	Uns	21,368.00	NA	NA	0.00	0.00
NORRISTOWN MUN. WASTE AUTH	Uns	815.07	NA	NA	0.00	0.00
NORSCO FED CREDIT UNION	Uns	1,132.00	NA	NA	0.00	0.00
PATIENT FIRST	Uns	154.00	NA	NA	0.00	0.00
PENN MEDICINE	Uns	20.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Uns	280.65	NA	NA	0.00	0.00
RECIEVABLES MANG. SYSTEM	Uns	196.00	NA	NA	0.00	0.00
REPRODUCTIVE ASSOC OF	Uns	150.00	NA	NA	0.00	0.00
TRUMARK FIN CREDIT UNION	Uns	981.00	NA	NA	0.00	0.00
VERIZON	Uns	297.23	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 9,281.05	\$ 7,985.30	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 300.08	\$ 52.74	\$ 0.00
TOTAL SECURED:	\$ 9,581.13	\$ 8,038.04	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 30,782.34	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,768.96	
Disbursements to Creditors	\$ 8,038.04	
TOTAL DISBURSEMENTS:		\$ 10,807.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/30/2018

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.